

**IN THE UNITED STATES DISTRICT COURT  
FOR THE  
EASTERN DISTRICT OF MICHIGAN**

**Branden Trapp**  
*Plaintiff*

Case: 2:22-cv-12684  
Assigned To : Goldsmith, Mark A.  
Referral Judge: Ivy, Curtis, Jr  
Assign. Date : 11/7/2022 2:49 PM  
Description: CMP TRAPP V. ARBOR PROFESSIONAL  
SOLUTIONS INC. (DA)

v.

**Jury Trial: \_\_\_ Yes X NO**

**Arbor Professional Solutions, Inc.**  
*Defendant(s)*

**Complaint for a Civil Case**

**COME NOW**, Consumer is a natural living person, Branden Trapp, giving JUDICIAL NOTICE, that the Defendant has violated the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C § 1692et seq., and Privacy Act of 1974.

**I. The Parties to This Complaint**

**A. The Plaintiff:**

Branden Trapp  
12235 Wilshire Dr.  
Detroit, Wayne  
Michigan, 48213  
(813) 720 – 1672  
Branden.trapp@gmail.com

**B. The Defendant:**

Arbor Professional Solutions, Inc  
2090 S. Main Street  
Ann Arbor, Washtenaw  
Michigan, 48103  
(800) 741 – 6955

**II. Basis for Jurisdiction**

  X   Federal question

**A. If the Basis for Jurisdiction Is a Federal Question**

The US District Court for the Eastern District of Michigan has jurisdiction pursuant to 15 U.S.C § 1692k.

**III. Statement of Claim**

PLAINTIFF, proceeding pro se brings this complaint against the defendant(s) and alleges as follows:

- Defendant is a “debt collector” pursuant to the FDCPA § 803 (6)
- All communication was made by CFPB complaint portal.

PLAINTIFF, proceeding pro se brings this complaint against the defendant and alleges as follows:

1. Defendant attempt to collect \$685.00 from the plaintiff that is not authorized by an agreement or permitted by law.
2. Defendant has no agreement or contract with the plaintiff.
3. Defendant assumed the alleged debt was valid.
4. Plaintiff is without knowledge of the alleged debt the defendant purport to claim is owed.
5. On or around 08/25/2022 Plaintiff received a dunning letter from the defendant dated 08/25/2021.
6. Defendant fail to disclose in the initial communication with the consumer that the consumer has a right to validate the alleged debt pursuant to § 809 et seq.
7. On 08/26/2022 in response to the defendant dunning letter, Plaintiff served upon the defendant a “Statement of Facts” informing the defendant of the violations of the law.
8. On 09/07/2022, Plaintiff received a response from the defendant that contains a “copy” of an itemized statement from another organization, that proves the proffered documents fail to show the existence of the alleged debt is owed to the defendants.
9. On 09/07/2022, Plaintiff served upon the defendant a notice of defaulted.
10. On 09/21/2022, Plaintiff received a response from the defendant using obscene language to abuse the Plaintiff and collect on the alleged debt.
11. On 10/17/2022, Plaintiff served upon the defendant a “cease alleged debt collection Immediately” notice.
12. On 10/25/2022, Plaintiff received a response from the defendant, threatening to take an action that cannot legally be taken or intended to be taken and continued to attempt to collect on the alleged debt.
13. On 10/26/2022, Plaintiff served upon the defendant a “Notice letter of Intent to sue” that included:
  - a. Affidavit of facts,
  - b. Unfiled U.S District Court Complaint,
  - c. Invoice, and
  - d. Seven (7) exhibits.
14. Defendant failed to respond to the “Notice letter of intent to sue” in the given timeframe.
15. The above detailed conduct by the defendant(s) has more to do with their deceptive and illegal act in their attempt to collect the alleged debt, as opposed to determined legitimacy of their alleged debt. The FDCPA related to the defendant even if they were collecting a legitimate debt. Plaintiff asserts for the record Plaintiff asserts the defendant is not a creditor, neither did the defendant provide any credit to the Plaintiff. Notwithstanding the defendant are a “debt collector” pursuant to 15 U.S.C § 1692a (6). Plaintiff alleged the FDCPA states in part,

“The term “debt collector” means any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempt to collect, directly or indirectly, debts owed or due or asserted to be owed or due another. **Notwithstanding the exclusion provided by clause (F) of the last sentence of this paragraph, the term includes any creditor who, in the process of collecting his own debts, uses any name other**

than his own which would indicate that a third person is collecting or attempting to collect such debts.”

16. Plaintiff therefore seeks damages because of defendant(s) acts.

**IV. Remedy/ Relief for Consumer**

17. The consumer has been severely disadvantaged due to Arbor Professional Solutions failure to comply with the FDCPA and ill-gotten gains. The consumer seeks remedy of One Hundred Thousand Dollars (\$100,000.00) for his injury (actual damage “mental anguish”); Nine Thousand Dollars (\$9,000.00) for violations of the FDCPA failure to comply; any reasonable attorneys fee as determined by the court. Arbor Professional Solutions, Inc obtained the consumer personal information without the consumer consent, violating this consumer individual privacy and the Privacy Act of 1974.

**V. Certification and Closing**

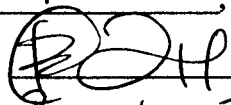
Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous arguments for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

**A. For Parties Without an Attorney**

I agree to provide the Clerk’s Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk’s Office may result in the dismissal of my case.

Date of signing: 11/07, 20 22.

Signature of Plaintiff



Printed Name of Plaintiff

Branden Trapp

12235 Wilshire Drive  
Detroit, MI 48213  
(813) 720 – 1672  
Branden.trapp@gmail.com

IN THE UNITED STATES DISTRICT COURT  
FOR THE  
EASTERN DISTRICT OF MICHIGAN

Branden Trapp  
*Plaintiff*

Case No.

(To be filled in by the Clerk's Office)

v.

Jury Trial: \_\_\_ Yes X NO

Arbor Professional Solutions, Inc.  
*Defendant*

**Affidavit of Facts**

Come now Branden Trapp, I am a natural person, living man, consumer, I have been appointed and accept being the executor both private and public for all matters proceeding, and I hereby claim that I will d/b/a BRANDEN, TRAPP and autograph as agent, so be it.

**WHEREAS**, I am of age of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, I depose the following **FACTS** that Arbor Professional Solutions, Inc hereafter "APS" has violated title 15 United States Code § 1692 et seq. (Fair Debt Collection Practices Act), thereafter "FDCPA", now present:

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692g. Congress makes it clear that within five days after the initial communication with the consumer in connection with the collection of any debt, a debt collector shall send the consumer a written notice containing § 809 (3), (4), and (5).

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692c (a). Consumer never given prior consent directly to APS neither do APS has the express permission of a court of competent jurisdiction to communicate with the consumer in connection with the collection of any debt.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692b (2) for stating the consumer owes an alleged debt.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692f (1). Congress makes it clear a debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt and the behavior to collect any amount is a violation.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692e (2) (A). Congress makes it clear a debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt and the behavior of false representation of the amount is a violation.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692d (2), for using obscene and profane language to abuse the reader (the consumer).

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692b (5). Congress makes it clear a debt collector may not use any language or symbol in the contents of any communication effected by the mails that indicates that the debt collector is in the debt collection business or that the communication relates to the collection of a debt.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692e (10) for using deceptive means to attempt to collect an alleged debt.

Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692j. Congress makes it clear that it is unlawful to design, compile, and furnish any form knowing that such form would be used to create the false belief in a consumer that a person other than the creditor of such consumer is participating in an attempt to collect a debt such consumer allegedly owes such creditor, when in fact such person is not participating. Fact APS is willfully in violation of the FDCPA pursuant to 15 U.S.C 1692j (b). APS has violated this section and shall be liable to the same extent and in the same manner as a debt collector is liable under 1692k of the FDCPA for failure to comply with a provision of the FDCPA.

Fact pursuant to 15 USC § 1692n FDCPA govern state(s) law of debt collection practices, unless state laws give better protection to the consumer than federal law.

**THIS AFFIDAVIT HAS TO BE REBUTTED LINE BY LINE WITH AN AFFIDAVIT OR SWORN STATEMENT UNDER THE PENALTY OF PERJURY, ANY PARTIAL RESPONSE IS NOT ACCEPTED AND TAKEN AS A NON-RESPONSE.**

Thank you,

I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

On the date of 11/7/2022, Branden Lavar Trapp, agent, d/b/a BRANDEN LAVAR TRAPP came before me today present as a flesh and blood living being (non-entity/non debtor) under the oath to the most high of creation only and provided the **FACTS** listed herein.

Branden Lavar Trapp  
Print (Branden Lavar Trapp)

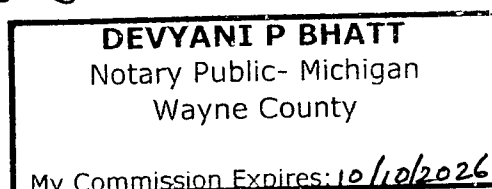
[Signature]  
Signature

Sworn to or affirmed by and subscribed before me on the 7<sup>th</sup> day of November, year 2022

DEVYANI P. BHATT  
(Print) Notary Name

Devyani P. Bhatt 11/7/2022  
Signature

Notary Seal:



JS 44 (Rev. 10/20)

**CIVIL COVER SHEET**

County in which action arose: \_\_\_\_\_

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

**I. (a) PLAINTIFFS**

Branden Trapp

**DEFENDANTS**

Arbor Professional Solutions, Inc

(b) County of Residence of First Listed Plaintiff

Wayne

(EXCEPT IN U.S. PLAINTIFF CASES)

County of Residence of First Listed Defendant

Washtenaw

(IN U.S. PLAINTIFF CASES ONLY)

(c) Attorneys (Firm Name, Address, and Telephone Number)

12235 Wilshire Dr  
Detroit, MI 48213

(813) 720-1672

Case: 2:22-cv-12684

Assigned To: Goldsmith, Mark A.

Referral Judge: Ivy, Curtis, Jr

Assign. Date: 11/7/2022 2:49 PM

Description: CMP TRAPP V. ARBOR PROFESSIONAL SOLUTIONS INC. (DA)

**II. BASIS OF JURISDICTION (Place an "X" in One Box Only)**☐ 1 U.S. Government Plaintiff☒ Federal Question  
(U.S. Government Not a Party)☐ 2 U.S. Government Defendant☐ 4 Diversity  
(Indicates Citizenship of Parties in Item III)**III. CI**

(For Diversity Cases Only)

Citizen of This State

☐ 1☐ DEF

and One Box for Jurisdiction

Incorporated or Principal Place  
of Business in This State☐ 4☐ DEF

Citizen of Another State

☐ 2☐ 2Incorporated and Principal Place  
of Business in Another State☐ 5☐ 5Citizen or Subject of a  
Foreign Country☐ 3☐ 3

Foreign Nation

☐ 6☐ 6**IV. NATURE OF SUIT (Place an "X" in One Box Only)**

Click here for:

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defined Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other <b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 835 Patent - Abbreviated New Drug Application <input type="checkbox"/> 840 Trademark <input type="checkbox"/> 880 Defend Trade Secrets Act of 2016 <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692) <input type="checkbox"/> 485 Telephone Consumer Protection Act <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 830 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 930 Constitutionality of State Statutes
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	<b>PRISONER PETITIONS</b> <b>Habeas Corpus:</b> <input type="checkbox"/> 463 Alien Detainees <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <b>Other:</b> <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainees - Conditions of Confinement			

**V. ORIGIN (Place an "X" in One Box Only)**☒ 1 Original Proceeding☐ 2 Removed from State Court☐ 3 Remanded from Appellate Court☐ 4 Reinstated or Reopened☐ 5 Transferred from Another District (specify)☐ 6 Multidistrict Litigation - Transfer☐ 8 Multidistrict Litigation - Direct File**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. 1692 et seq.

Brief description of cause:

illegal debt collection

**VII. REQUESTED IN COMPLAINT:**☐ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$ 109,000.00

CHECK YES only if demanded in complaint:

JURY DEMAND:

☐ Yes☒ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

11/7/2022

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

## PURSUANT TO LOCAL RULE 83.11

1. Is this a case that has been previously dismissed?

☐ Yes  
☒ No

If yes, give the following information:

Court: \_\_\_\_\_

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

2. Other than stated above, are there any pending or previously discontinued or dismissed companion cases in this or any other court, including state court? (Companion cases are matters in which it appears substantially similar evidence will be offered or the same or related parties are present and the cases arise out of the same transaction or occurrence.)

☐ Yes  
☒ No

If yes, give the following information:

Court: \_\_\_\_\_

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Notes :

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